

Regulation CC Initial Disclosure

Your Ability to Withdraw Funds. Our policy is to make funds from your check deposits available to you on the first business day after the day we receive your deposit.

Electronic direct deposits and cash deposits will be available on the day we receive the deposits. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Federal holidays. If you make a deposit on a business day before the following times, we will consider that day to be the day of deposit.

4:30 pm Monday – Thursday, 5:30 pm Friday

Castlewoods Banking Centre
Madison Banking Centre
Pear Orchard Banking Centre
Hattiesburg Banking Centre
South Hattiesburg Banking Centre
West Hattiesburg Banking Centre

4:00 pm Monday – Thursday, 5:00 pm Friday

Carthage Branch
Kosciusko Hwy 12 Branch
Kosciusko Main Office
Macon Branch
Philadelphia Hwy 15 Branch
Philadelphia Main Office
Quitman Branch
Waynesboro Branch

6:00 pm Monday – Friday

North Meridian Banking Centre

4:00 pm Monday – Thursday, 5:30 pm Friday

Bonita Lakes Banking Centre
Broadmoor Express Bank
College Park Express Bank
Downtown Banking Center
East Columbus Banking Centre
Goodman Road Banking Centre
Laurel 16th Avenue Branch
Medical Center Express Bank
North Columbus Banking Centre
Olive Branch Banking Centre
Southaven Banking Centre
West Meridian Banking Centre

If you make a deposit after these times or on a Saturday or a day that we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a Mobile or ATM deposit before 6:00 pm Monday through Friday, we will consider that to be the day of the deposit and the funds will be made available on the next business day.

Longer Delays May Apply: In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may be available no later than the seventh business day after the day of your deposit. The first \$275 of your deposit, however, may be available on the first business day.

If we are not going to make all the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

Non-Customer Check Cashing Policy. If you do not have an account with Citizens National Bank and you want to cash a check that is drawn on Citizens National Bank and the balance in the account of the check presented is greater than the amount of the check being presented, we may cash your check at no charge. If you do not have an account with Citizens National Bank and you want to cash a check that is not drawn on Citizens National Bank we will not cash the check. If you do not have an account with Citizens National Bank and you want to cash a government issued check, we may or may not cash your check. If we do cash the check, the following fee schedule will apply:

Fee Schedule

Check amounts up to \$499.99 = \$5.00
Check amounts of \$500.00 - \$999.99 = \$10.00
Check amounts of \$1,000.00 - \$2,499.99 = \$25.00
Check amounts of \$2,500.00 - \$4,999.99 = \$50.00
Check amounts of \$5,000 or more = \$100

